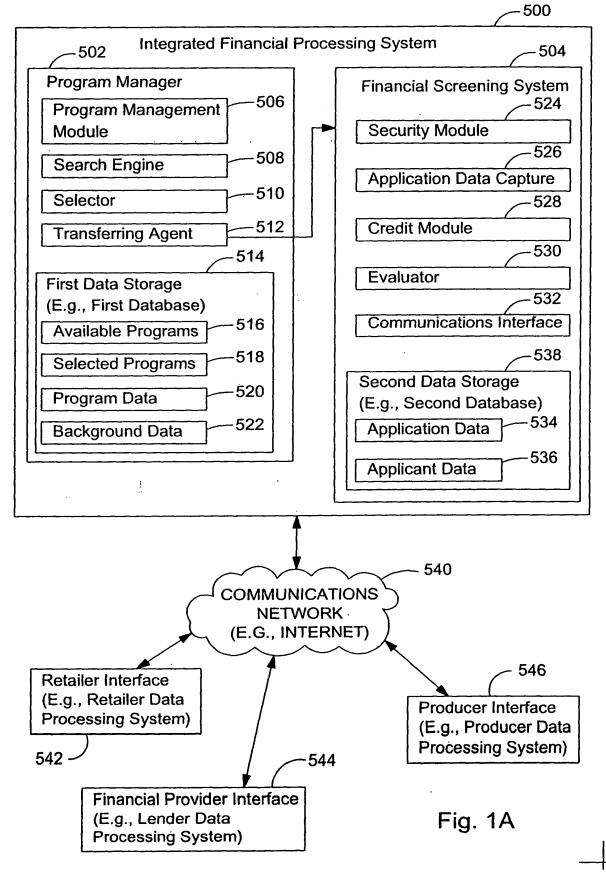
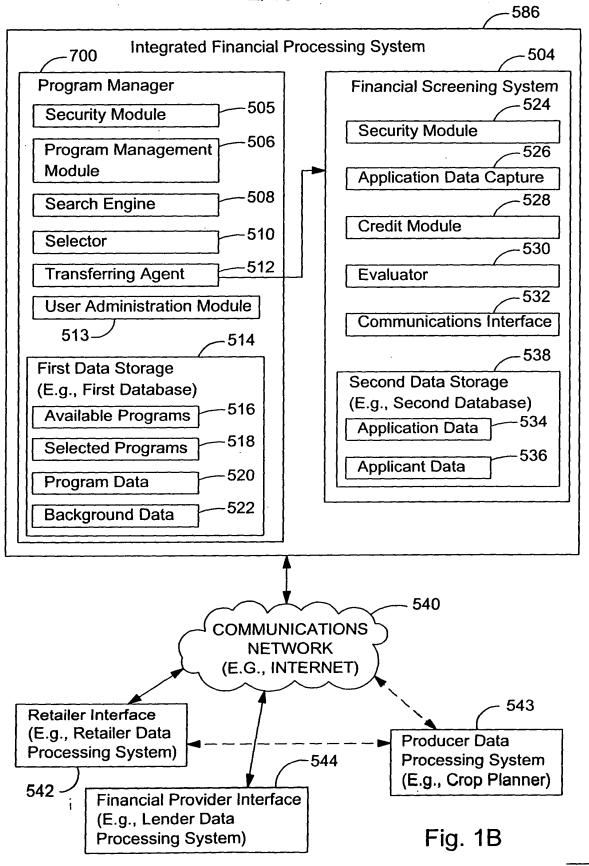
INVENTOR: D. DaLuga, et. al. DOCKET: 16342,01,02- deb, mah

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INVENTOR: D. DaLuga, et. al. DOCKET: 16342:DJ, Q- deb, mah



TITLE: INTEGRATED FINANCIAL PROCESSING SYSTEM AND METHOD FOR FACILITATING AN INCENTIVE PROGRAM INVENTOR: D. DaLuga, et. al.

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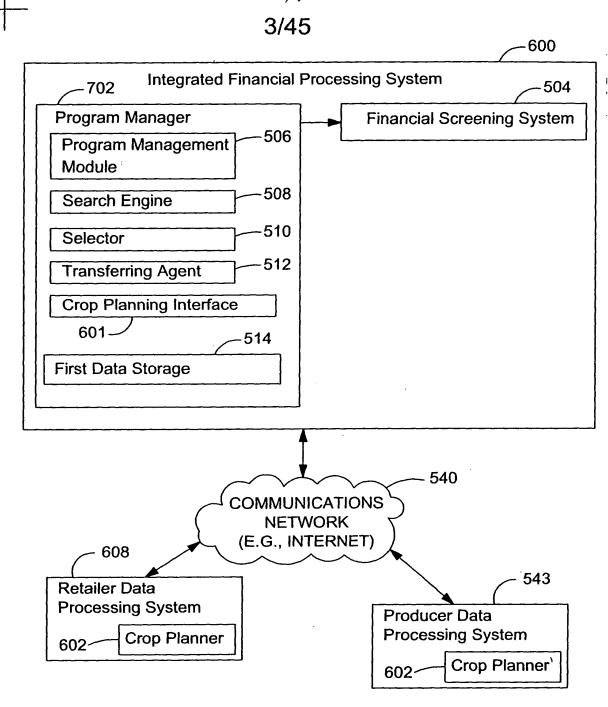
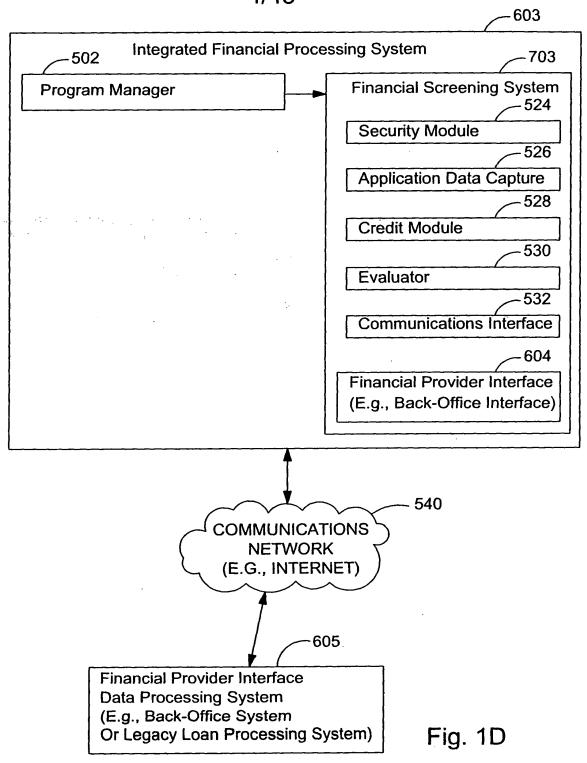


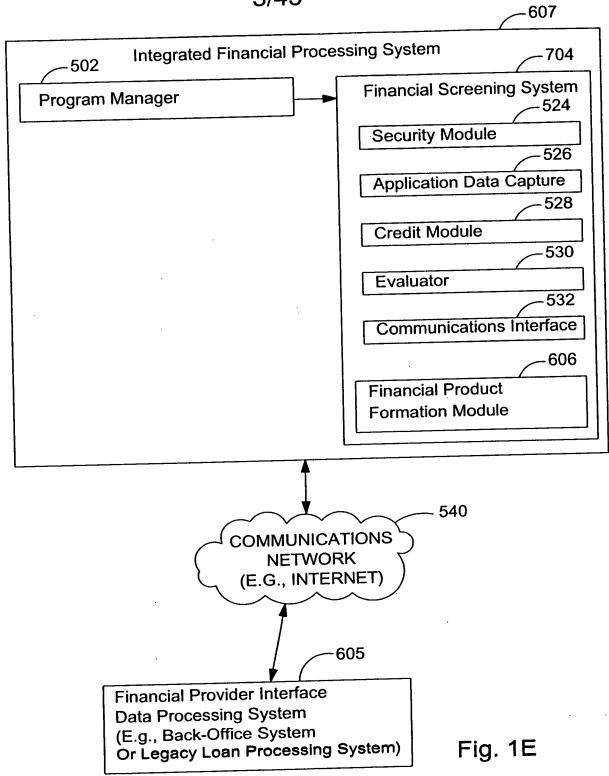
Fig. 1C

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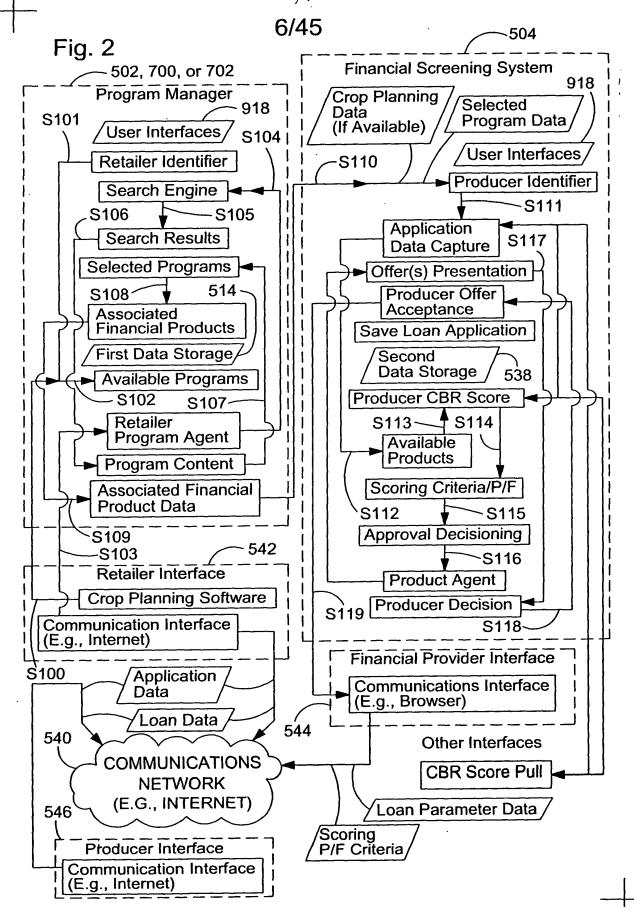
INVENTOR: D. DaLuga, et. al. DOCKET: 16342,01,02 - deb, mah





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Fig. 3A

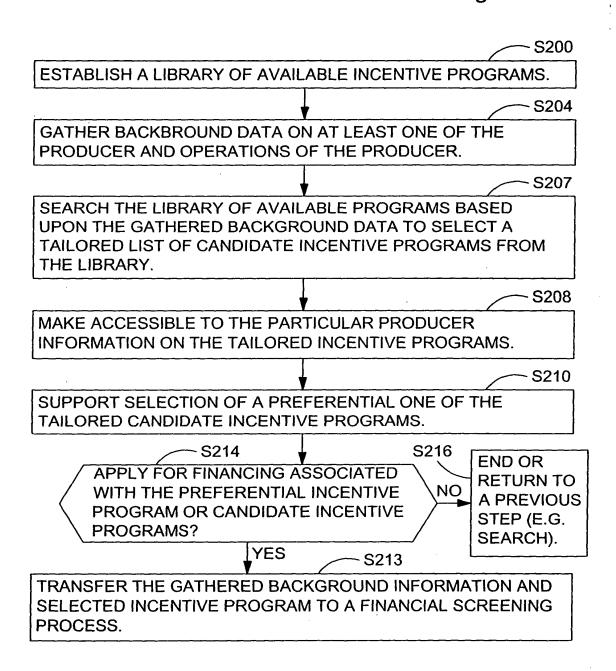
S200 ESTABLISH A LIBRARY OF AVAILABLE INCENTIVE PROGRAMS. S202 RECEIVE CROP PLANNING DATA OF A PARTICULAR PRODUCER FROM A CROP PLANNER TO FACILITATE TAILORING THE LIBRARY OF INCENTIVE PROGRAMS TO REQUIREMENTS OF THE PARTICULAR PRODUCER. S206 SEARCH THE LIBRARY OF AVAILABLE PROGRAMS BASED UPON THE RECEIVED CROP PLANNING DATA TO SELECT A TAILORED LIST OF AVAILABLE INCENTIVE PROGRAMS FROM THE LIBRARY. S208 MAKE INFORMATION ACCESSIBLE TO THE PARTICULAR PRODUCER ON THE TAILORED LIST OF INCENTIVE PROGRAMS. -S210 SUPPORT SELECTION OF A PREFERENTIAL ONE OF THE TAILORED INCENTIVE PROGRAMS. · S211 PUBLISH OR MARKET FINANCING ASSOCIATED WITH THE PREFERENTIAL INCENTIVE PROGRAM TO THE PARTICULAR PRODUCER. - S214 S216 END OR APPLY FOR FINANCING ASSOCIATED **RETURN TO** NO WITH THE PREFERENTIAL INCENTIVE A PREVIOUS PROGRAM OR CANDIDATE INCENTIVE STEP (E.G. PROGRAMS? SEARCH). YES -S212 TRANSFER AT LEAST ONE OF THE CROP PLANNING DATA. THE

TRANSFER AT LEAST ONE OF THE CROP PLANNING DATA, THE PREFERENTIAL INCENTIVE PROGRAM AND ANY BACKGROUND INFORMATION ON THE PARTICULAR PRODUCER TO THE FINANCIAL SCREENING PROCESS.

TITLE: INTEGRATED FINANCIAL PROCESSING SYSTEM AND METHOD FOR FACILITATING AN INCENTIVE PROGRAM INVENTOR: D. DaLuga, et. al. DOCKET: 16342;0,02 - deb, mah

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Fig. 3B



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TITLE: INTEGRATED FINANCIAL PROCESSING SYSTEM AND METHOD FOR FACILITATING AN INCENTIVE PROGRAM INVENTOR: D. DaLuga, et. al.

DOCKET: 16342,01,02 - deb, mah

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Fig. 4A

S300 ESTABLISH AT LEAST ONE FINANCIAL CRITERION (E.G., PASS/FAIL CRITERION) FOR A RESPECTIVE FINANCIAL PRODUCT (E.G., A LOAN) ASSOCIATED WITH AN INCENTIVE PROGRAM. S302 POPULATE AN APPLICATION FOR THE FINANCIAL PRODUCT BASED ON GATHERED BACKGROUND INFORMATION CONCERNING AT LEAST ONE OF A PRODUCER AND OPERATIONS OF THE PRODUCER. S304 RECEIVE APPLICATION DATA ASSOCIATED WITH AN APPLICANT FOR THE FINANCIAL PRODUCT. S306 DOES THE APPLICANT POSE AN ACCEPTABLE YES CREDIT RISK BASED ON A REVIEW OF THE CREDIT BUREAU REPORT ON THE APPLICANT? NO S307 SEND A REJECTION MESSAGE TO APPLICANT AND TERMINATE PROCESS. NO S308 DOES THE APPLICATION COMPLY WITH THE ESTABLISHED FINANCIAL CRITERION OR **CRITERIA?** YES S310 NOTIFY THE APPLICANT OF COMPLIANCE WITH THE ESTABLISHED CRITERION OR CRITERIA. S312 FORWARD THE APPLICATION TO AT LEAST ONE RESPECTIVE FINANCIAL PROVIDER ASSOCIATED WITH THE FINANCIAL PRODUCT.

MERCHANISM SWA

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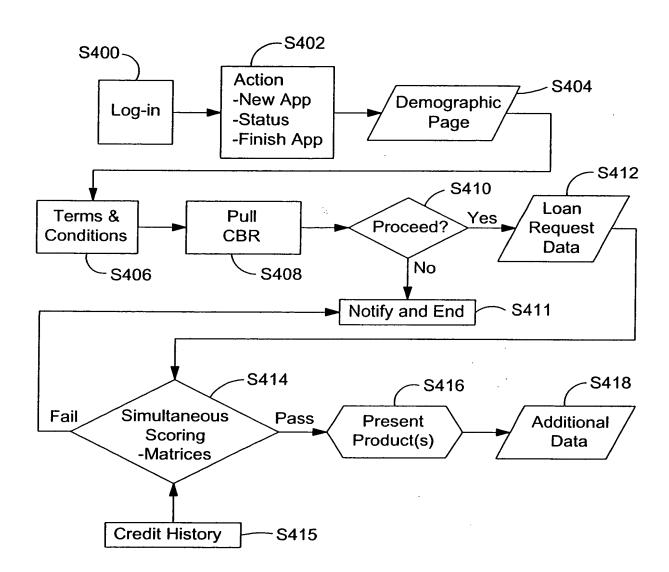
10/45

Fig. 4B

S301 ESTABLISH FINANCIAL CRITERION (E.G., PASS/FAIL CRITERION) FOR RESPECTIVE FINANCIAL PRODUCTS (E.G., A LOAN) ASSOCIATED WITH AN INCENTIVE PROGRAM. - S303 POPULATE AN APPLICATION FOR ONE OR MORE FINANCIAL PRODUCTS BASED ON GATHERED BACKGROUND INFORMATION CONCERNING AT LEAST ONE OF A PRODUCER AND OPERATIONS OF THE PRODUCER. S305 RECEIVE APPLICATION DATA ASSOCIATED WITH AN APPLICANT FOR ONE OR MORE FINANCIAL PRODUCTS. S306 DOES THE APPLICANT POSE AN ACCEPTABLE YES CREDIT RISK BASED ON A REVIEW OF THE CREDIT BUREAU REPORT ON THE APPLICANT? NO S307 SEND A REJECTION MESSAGE TO APPLICANT AND TERMINATE PROCESS. NO S308 DOES THE APPLICATION COMPLY WITH THE ESTABLISHED FINANCIAL CRITERION OR CRITERIA? YES S310 NOTIFY THE APPLICANT OF COMPLIANCE WITH THE ESTABLISHED CRITERION OR CRITERIA. S313 PRESENT APPLICANT WITH ONE OR MORE APPLICABLE FINANCIAL PRODUCTS FOR WHICH THE APPLICATION QUALIFIES APPLICANT.

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Fig. 5



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Home My Services About Us FAQ Partners Log Out	Product Description: Separate multiple search items with a comma	Clear Selections Find Program
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INVENTOR: D. DaLuga, et. al. DOCKET: 16342 0,02 - deb, mah

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Search Results To Company A Hert Procompany A Hert Procompany A Hert Procompany B Add Dr Company B Add Dr Company B See Dr C	About Us FAQ Partners Log Out		Sort by: Program	Product Type Program Name Crop Type Season	Herbicide, Insecticide Program A Herbicide Her		dorog wold
	Services	h Results			444ABBCOOOBBHFFF	ing 1-15 of 19	

Fig. 7A

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Home	My Services About Us FAQ Partners Log Out	
Progr	ram Details	
Progr	Program F1	
Eligit • prod	Eligibility: • Customers who choose to purchase both their seed and crop protection products may qualify for Program F1.	
Rate:	Prime minus 2.5% Variable Availabe through John Deere Credit	
Deac	 eadlines: Application and Seed order deadline: March 1, 2002 Chemical purchase deadline: July 31, 2002 	
Minir (liste	 Minimum Purchase seed and crop protection: \$15,000 Minimun Company Q seed order \$10,000 Minimun purchase Sponsor Company F Crop Protection products (listed below) 	
Notes:	s: Early Pay offered on seed purchases only Early Pay deadline dates apply.	
Eligit	Eligible Crop Protection Products: Product Tradename R Product Tradename S	
<u> LL L</u>	ig. 8A Fig. 8A	
Fig. 8 Fig. 8B	98	٠.

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 	and Chemical	John Deere Credit Apply	New Search
	F Finance Product - Seed	Crop Input Financing \$25,000 Prime - 2.5% 12/15/2002 03/01/2002	Back
 Product Tradename T Product Tradename U Product Tradename V Product Tradename W Product Tradename X Product Tradename X Product Tradename Y Product Tradename Y 	Program Type: Financing John Deere Credit Company F Finance Product - Seed and Chemical	Purpose: Minimun finance amount: Rate Information: Payment Due Information: Application Deadline: Early Payment Applies Early Pay Schedule:	
			J

INVENTOR: D. DaLuga, et. al. DOCKET: 16342,01,02- deb, mah

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				!
AQ Partners Log Out	C-Corporation Company M		John *	Fig. 9A
My Services About Us FAQ	Demographic Information * indicates required fields Business Structure: Legal Business Name: Business Address 1: Business Address 2: Business City: Business State: Business State: Country Federal Tax ID: E-mail Address: Business Phone Number: Years At Current Business Address:	Primary Owner	First Name: Middle Initial:	
Home	My Applications New Application Change Password		 	Fig. 9A Fig. 9

the August St. William

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	Last Name: Suffix: Date of Birth: Social Security Number:	-XX-XXX
	Percent Owned: Percent Owned: Home Address 1: Home Address 1: Home Address 2: Home City: Home State: Home State: Home Phone Number: E-mail Address:	Yes Yes 25 % * 1 Easy St * Urbandale * Iowa > 50322 * XXX-XXX-XXXX * JohnDoe@mail.com >
·	Number of Additional Owners?: 0 ▽ Please check all your information, then click "Continue".	ontinue
Il loans subject to es ot available to reside	All loans subject to established credit qualifications. This service is not available to residents of the states of KS and NE.	rvice is

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FAQ Partners Log Out	* indicates required fields Sole Proprietorship \times \cdot \times	This service is
About Us	nation S. Citizen: nber: ant on this re	
My Services	Demographic Information Business Structure: Country: Is the Applicant a U.S. Citizen: First Name: Middle Initial: Last Name: Suffix: Address 1: Address 2: City: State: Zip Code: County: Business Phone Number: Social Security Number: Date of Birth: E-mail Address: Years At Current Residence: Is there a co-applicant on this is	blished credit qualifications. s of the states of KS and NE.
Home	My Applications New Application Change Password Is Pas	All loans subject to estab

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	Home / My Services	About Us FAQ	Partners	Log Out
My Applications New Application Change Password	Loan Application Purpose of Loan Total Selling Price	* indicates required fields Equipme	quired fields Equipment 100000	**
	Cash Down Payment Trade-in Allowance Amount Requested	ment nce ted	25000 0 75000	*
	Payment Frequency Year Started Farming	ency rming	Annual 1985	<u>*</u>
	Major Crop Equipment Make		Corn Corn] * Edit
	John Deere	Combines &	Combines & Harvesting Equipment Add Equipment	t Enter
	Income Information	ion		
	Gross Farm Income	ome	200000	*
	Non-Farm Incon	nel	Non-Farm Income 1	*
	¹ Alimony, child supported it	support, or separate r	maintenance need not	be disclosed unless
	Balance Sheet Information	nformation		
	Total Assets		1000000	*
	Total Liabilities		200000	*
			Continue 🖂	Save and Finish Later
All loans subjec		ualifications. This service is	rvice is	
not available to residents	residents of the states of KS and INE	T KO and NE.		

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FAQ Partners Log Out		Select an Entity Select One Select One	Select a State V	Select One \times 0	Select One		0	0 Select One □	Select One	Fig. 12A
My Services About Us	Testing JDC Equipment Loan	Applicant Is: Country: Is the Applicant a U.S. Citizen:	Zip Code: Date of Birth:	Is there a Co-Applicant: Credit Score	nas ure Applicant liled for bankruptcy: [Time at Residence:	Loan Information	Selling Price Loan Amount Requested	Years in Business Major Crop	Equipment Category	40,4
Home	-	Product Maintenance View/Assign Zip Codes Product Criteria Edit Users			,					\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \

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22/45

/ice is	All loans subject to established credit qualifications. This service is not available to residents of the states of KS and NE.
Clear All Close	Display Results
0	Total Assets Total Liabilities
	Balance Sheet Information
0	Gross Farm Income Income Net Worth
	Income Information
m Select One □	Will the Equipment be used for Custom Work?
	Is the Equipment Used? What will the equipment be used for?
Select One	Equipment Make

Fig. 12B

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INVENTOR: D. DaLuga, et. al. DOCKET: 16342 N, N2 - deb, mah

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						•										_	
FAQ Partners Log Out	Equipment Loan"		Select all:							•							Fig. 13A
About Us F	Supplemental Questions for "JDC Equipment Loan"	tal Question Equipment ▽		iption	#_	#		nt Hours		tion				ו trade-in	ame	ımber	
My Services	Supplemental Qu	Supplemental Question Category <u>Equipment</u>	Question	Equipment Description	Equipment Model #	Equipment Serial #	Equipment Year	Current Equipme	Trade-in Make	Trade-in Descrip	Trade-in Model#	Trade-in Serial#	Trade-in Year	Current Hours on trade-in	Payoff Lender Name	Payoff Phone Number	< C T
Home	L'ender Profile	enance Ip Codes ia	Edit Users	1									-				\ <u> </u>

AGAWAKA AWA

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INVENTOR: D. DaLuga, et. al. DOCKET: 16342 PJD2- deb, mah

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Close Save All loans subject to established credit qualifications. This service is not available to residents of the states of KS and NE. Payoff Account Number Seller Branch Number Seller Email Address Phone Number Seller Number Seller Contact Seller Name Fax Number Address State City

Fig. 13B

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Log Out			Select all:												Fig. 14A	
ne / My Services / About Us / FAQ / Partners	Supplemental Questions for "JDC Equipment Loan"	Supplemental Question S Category Personal ▽	Question	Additional Loan Request Info. Select a Maturity Date	Additional Applicant Info.	Marital Status	If Married, Spouse's First Name	If Married, Spouse's Middle Initial	If Married, Spouse's Last Name	If Married, Spouse's Suffix	If Married, Spouse's Social Security Number	If Married, Spouse's Birth Date	Rent or Own Current Residence	Fig. 14A	Fig. 14B	Fig. 14C
Home	Lender Profile	Product Maintenance View/Assign Zip Codes Product Criteria	Edit Users									-	1		1	Fig. 14

INVENTOR: D. DaLuga, et. al. DOCKET: 16342 DI,DZ- deb, mah

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is the applicant obligated to pay alimony, child support, or separate s the applicant a co-maker, co-signer, or guarantor on any loans Has the applicant ever filed for any chapter of bankruptcy Does the applicant lease any machinery or equipment is the applicant a defendent in any pending lawsuit Are there any unsatisfied judgements against you Are any accounts past due, in default or dispute Do you sell any products under other names Does the applicant have any crop insurance Do you lease any machinery or equipment if employed elsewhere, employer phone If employed elsewhere, employer name Does the applicant own any livestock Are there any liens on your crops Rent or own business address Checking account balance Number of Dependents Primary Bank Info Contact First Name Contact Last Name Net Farm Income Phone Number maintenance **Bank Name**

ig. 14B

INVENTOR: D. DaLuga, et. al. DOCKET: 16342 bl, D2 - deb, mah

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	State Do you have a checking or savings account or both
	Do you have a major credit card
•	Primary Credit Reference
	Finance Company Name
	Contact Name
	Address
	Phone Number
	City
	State
•	Additional Company Info.
	Inception Date
	Incorporation Date
	Signing Officer's First Name
	Signing Officer's Middle Initial
	Signing Officer's Last Name
	Signing Officer's Suffix
	Officer's title
	Organization ID
	State of Organization
	State of Chief Executive Officer Save Close

Fig. 14C

not available to residents of the states of KS and NE.

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FAQ Partners Log Out	Information	John Doe	Sole Proprietorship	Yes	1 Easy St	Urbandale, IA Polk 50322	NSA	19	XXX-XXX-XXXX Ext:111	XXXX-XX-XXX	6/5/1972	JohnDoe@mail.com	Edit	rmation	1928	Equipment	\$100,000.00	\$25,000.00	Fig. 15A
Home My Services About Us	My Applications Application Review	New Application Name		US Citizen	Address		Country	Years At Current Residence	Work Phone	Social Security Number	Birth Date	E-mail	7	Loan Information	Application Number	Purpose of Loan	Selling Price	Down Payment	Fig. 15 Fig. 15B

Committee with which

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	Amount Requested	Jested	2\$	\$75,000.00		
	Payment Fre	quency		Annual		
	Year Started Farming	Farming		1985		
į	Major Crop			Corn		
	Gross Farm Income	Income	\$5	\$500,000.00		
	Non-Farm Income	come		\$0.00		
	Total Assets		\$1,0	\$1,000,000.00		
	Total Liabilities	es	\$2	\$200,000.00		
·	Equipment Category	Manufacturer	Is the Equipment New or Used	Intended	Is the equipment used for Custom Work	
	Combines & Harvesting Equipment	John Deere	New	Agricultural	0	
			Edit			
	Please click	on submit only dependir	Please click on submit only once. This process could take several minutes depending on you connection speed.	could take se	veral minutes	
		Submit	nit Print	ot ot		
All loans subject to established credit qualifications. This service is not available to residents of the states of KS and NE.	tablished cred	shed credit qualifications. of the states of KS and NE	This service is			

-ig. 15B

INVENTOR: D. DaLuga, et. al. DOCKET: 16342 N_JN2 - deb, mah

Home	My Services About Us FAQ Partners Log Out
M. Applications	Application Complete
New Application Change Password	Thank you for completing the online application process Your application is being submitted. You will be contacted if additional information is required to complete the process.
	Your application number is: 1298
	If you have any questions or comments about iVesta Financial Solutions, please email us at ops@ivestafinancial.com or phone us at 1.877.7iVesta (877.748.3782), Monday thru Friday, 8:00 AM to 5:00 PM, Central Time.
	Home
All loans subject to estanot available to residen	All loans subject to established credit qualifications. This service is not available to residents of the states of KS and NE.

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Home My Services About Us FAQ Partners Log Out	Choose an Offer Congratulations! You have received the following 4 offers. If you have any questions or comments about these offers, please feel free to e-mail us or phone us at 1.877.7iVesta (877.748.3782), Monday thru Friday, 8:00 AM to 5:00 PM, Central Time. Please write down your application number so you can reference your results: Application Number: 1298	Important: You can only choose one offer from the list below.	Instant Approval You have been approved for the following 1 offers. Just click "Accept Offer" to pursue an offer. To get more information about an offer, click on its "Details."	Term Loan	Product Amount iVesta Test Product-Auto \$75,000.00	Pending Approval	Fig. 17A Fig. 17B
1	Chor My Applications New Application Us a Change Password Centre your	lmpc	Insta You purs	Terr	Lender P iVe iVesta Test Prod	Pen	Fig. 17 Fig.

Named And Mrs.

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1 	We expect yo Offer" to pursu "Details."	We expect you to receive approval for the following 3 offers. Just click "Accept Offer" to pursue an offer. To get more information about an offer, click on its Details."	oroval for th get more in	e following 3 of formation abo	offers. Jus	t click "Accept , click on its	!
i	Term Loan						
Lender	Product	Amount	Interest Rate	Months	Details		
iVesta Test Lender	Nesta lest Product-Auto Term Note	\$75,000.00	6.65%- 7.25%		Details	Accept Offer	
Deere Credit Inc.	JDC Equipmer Loan	OC Equipment \$75,000.00 Loan	7.50%- 9.50%		Details	Accept Offer	
	Lease Lease Payme	ents are calculat	ed for a Pa	yment Freque	ncy of ann	-ease-ease Payments are calculated for a Payment Frequency of annual unless noted	
Lessor	otherwise.	Amount Months	Buyout Option	*Pavment	Details		
iVesta	/esta Fest	0		_	Oetails	Accept Offer	
Lender	Froduct- Lease	Not Interested	pe	Save and Review Later	> [
	*Lease Paym	*Lease Payments are an estimate.	imate.		l		
All loans subject to established credit qualifications. This service is not available to residents of the states of KS and NE.	stablished credit ents of the states	lished credit qualifications. of the states of KS and NE.	This service	is s			
				₹ <u>:</u> Ц	470		_

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ly Services About Us FAQ Partners Log Out	or Transition John Deere This is John Deere Credit's marketing text. Credit	Thank You for choosing Deere Credit Inc.	Summary of Terms The following summarizes the next steps involved with obtaining this financing. A John Deere Credit representative will be in contact with you to complete the loan order for closing.	Terms & Conditions The following are the 'Terms and Conditions' for this product. A first lien will be taking on the equipment purchased.	Continue 🗁	All loans subject to established credit qualifications. This service is not available to residents of the states of KS and NE.
My Services	Offer Transition John Deer Credit	Thank You for choo	Summary of Terms The following summal A John Deere Credit I loan order for closing.	Terms & Conditions The following are th A first lien will be tak		blished credit qualified of the states of K8
Home	My Applications New Application Change Password	·				All loans subject to estak not available to residents

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Home	My Services	About Us	FAQ	Partners	/ Log Out	Out		
Pro Pro	Product Criteria							
Lender Profile Product Maintenance View/Assign Zip Codes Product Criteria Edit Users	oan Type: Equipment	ment 🔻						
<u>ال</u>	OC Equipment Loan	Pass/Fail Score ian Criteria Criteria Edit Edit	Score Criteria Edit	Criteria Weights Edit	Test Score Edit	Offer Text Edit	Supplement Questions Edit	
			Close	Φ.				
All loans subject to established credit qualifications. This service is not available to residents of the states of KS and NE.	ished credit qualifications.	fications. This s and NE.	s service i	S				

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Home	My Services	About Us	FAQ	Partners	Log Out
i	"JDC Equipment Loan" Credit Product Details	Loan" Credit P	roduct De	tails	
Lender Profile	*Indicates required fields. Dates need to be in (mm/dd/yyyy) format.	ed fields. Date:	s need to	be in (mm/dd/	yyyy) format.
Product Maintenance	No '\$', '%', or commas	mmas			
View/Assign Zip Codes	A softonian C			E.	Γ
Product Criteria	Application Type			Ĭ	Equipment
Edit Users	Product Type			<u>"</u>	Term Loan
	Product Name			J.	JDC Equipment Loan
	Lender Product Code	Code			
	Approval Type			الق	Pending
	Interest Type			ĬĒ.	Fixed \Diamond *
	Interest Rate Range	nge		Ba	Based On: Fixed Values
	*Current Prime Rate: 4.75%	Rate: 4.75%		7.5	5 Min 9.5 Max
	Term (Months)			9	□ Min 60 □ Max
	Product Effective Date	Date			Start End
	Additional Terms	40			Add Additional Terms
	Is this product associated with a program incentive? No	ssociated with a	a program	incentive? N	*
			Save	Close	
	11 11 11 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	11 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1			
All loans subject to estabilished credit qualifications. This service is	iblished credit qua	alifications. Thi	is service	<u>∞</u>	
ilor available to residerits	S OF THE STATES OF NO ATIO IN	No alla INE.			

Fig. 20

TITLE: INTEGRATED FINANCIAL PROCESSING SYSTEM AND METHOD FOR FACILITATING AN INCENTIVE PROGRAM INVENTOR: D. DaLuga, et. al. DOCKET: 16342 01,02- deb, mah

	Home / My	My Services / About Us	FAQ Partners Lo	Log Out
	Pass/	/Fail Criteria for "JDC Equi	ass/Fail Criteria for "JDC Equipment Loan" Credit Product	
Lender Profile Product Maintenance	nce	Save	Close	
View/Assign Zip Codes Product Criteria	ш	ass/Fail Minimum/Maximum		
Edit Users	Chec Chec Chec	Sheck a minimum field to specify a minimum all Sheck a maximum field to specify a maximum a Sheck both fields to specify an allowable range.	Sheck a minimum field to specify a minimum allowable value. Sheck a maximum field to specify a maximum allowable value. Sheck both fields to specify an allowable range.	
	Pass	Pass/Fail Criteria	Minimum Maximum	Select all Minimums
	Year	requested Amount Fears in Farming	0001	
	Gros	Gross Farm Income	0	Select all Maximums
	Total	Fotal Assets		Deselect all
1	Net V	Vet Worth	0	
	Fig. 21A			
	Fig. 21B	8	Fig. 21A	1A
	Fig. 21C		•	
i	Fig. 21			
Fig. 21	Fig. 21E	111		
	Fig. 21F			
	Fig. 21G	CD		

TITLE: INTEGRATED FINANCIAL PROCESSING SYSTEM AND METHOD FOR FACILITATING AN INCENTIVE PROGRAM INVENTOR: D. DaLuga, et. al. DOCKET: 16342 01,02 - deb, mah

Age of Applicant Debt Ratio Debt Ratio Debt Ratio Debt Ratio Income Loan Request/Net Worth % Loan to Value Credit Bureau Score Credit Bureau Score Pass/Fail Exclude Check a field to exclude loans. e.g. Refuse loans where the applicant has had a bankruptcy. Pass/Fail Criteria Applicant is not a US citizen Applicant to so ustom work Equipment is used for custom work There is a co-applicant Applicant has had a bankruptcy Equipment Categories Check a field to include equipment categories. Check a field to include equipment categories. Check a field to include equipment categories. Check a field to include equipment categories.	1	37/45	
has had a bankrup			
		Check a field to exclude loans. e.g. Refuse loans where the applicant has had a bankruptcy Pass/Fail Criteria Applicant is not a US citizen Applicant does not live in US Equipment is used Equipment is new Equipment is used for custom work There is a co-applicant Applicant has had a bankruptcy Equipment Categories Check a field to include equipment categories.	l

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Select all Categories Deselect all Categories	
TO T	
Equipment Category Antique Farm Equipment Combines & Harvesting Equipment Cotton Equipment Dairy Equipment Field Tillage Equipment Field Tillage Equipment Grain Handling Equipment Hay & Forage Equipment Industrial/Heavy Equipment Irrigation Equipment Lawn & Garden Livestock Equipment Cother Planting & Seeding Equipment Planting & Seeding Equipment Skid-Steer Loaders Skid-Steer Loaders Skid-Steer Loaders Skid-Steer Loaders Sprayers/Fertilizer Equipment Tractors Trucks & Trailers Utility Vehicles Wagons & Carts	Equipment Use
i	

现代数6000 有基金

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Deselect all Uses Select all Uses Manufacturers Manufacturers Deselect all Select all Check a field to include equipment manufacturers. e.g. Accept loans for John Deere equipment. Include e.g. Accept loans for agricultural equipment. Include Check a field to include equipment usages. \sum Other Commercial **Equipment Make Equipment Make** Equipment Use Allis Chalmers Agricultural **Better Built** Arts Way Case-IH Ford NH Badger Claas Deutz Case Fendt Allied Agco Ford

Fig. 21D

INVENTOR: D. DaLuga, et. al. DOCKET: 16342 N, N2- deb, mah

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Check a field to include crop types.

Massey Ferguson New Holland

Lundell

International Harvester

John Deere

Kinze

Kuhn

Great Plains

Gehl

Hesston

Other Makes

Steiger

Tye Valley Valmet

Vermeer Versatile White

Woods Zetor

Major Crop

 $\mathcal{M}_{\mathbb{C}}^{1} \wedge \mathcal{M}_{\mathbb{C}}^{1} \wedge \mathcal{M}_{\mathbb{C}$

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Select all Crops Deselect all Crops	L
5 DDDDDDDDDDDDDDDDDD \$	
Major Crop Barley Cabbage Canola Carrots Corn Corn Silage Cotton Cucumbers Dry Beans Hay Horseradish Melons Milo Oats Onions Peas Peas Popcorn Potatoes Pumpkins	
i	

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YICO		2		
Rye		>		
Seed Corn		<u> </u>		-
Snap Beans				
Sorghum		>		
Soybeans		<u></u>		
Sugar Beets		>		<u> </u>
Sugarcane		>		
Sunflowers		D		
Sweet Corn		>		
Sweet Potatoes	sec .	<u></u>		
Tobacco		<u>\</u>		
Tomatoes		· 		
Wheat - Spring	Du		٠	
Wheat - Winter	ter	>		
White Corn				
		٠. [
	Save Close	se		
	ished credit qualifications. This service is	service is		
not available to residents of the states	of the states of KS and NE.			

TITLE: INTEGRATED FINANCIAL PROCESSING SYSTEM AND METHOD FOR FACILITATING AN INCENTIVE PROGRAM INVENTOR: D. DaLuga, et. al. DOCKET: 16342 Ŋ, Ŋ2 - deb, mah

Home My Services About Us FAQ Partners Log Out	JDC Equipment Loan	Aaintenance sign Zip Codes TiteriaSelect Criteria:Credit Report Score♥Criteria s s as decimals (e.g. 40% = 0.4)♥	If you wish to disable scoring for a criteria type, please go to Criteria Weights and set the weight for that criteria to 0%.	Score Inverted Scoring Or Greater 1750 7749.99 1724.99 1	All loans subject to established credit qualifications. This service is not available to residents of the states of KS and NE.
	Lender Profile	Product Maintenance View/Assign Zip Codes Product Criteria Edit Users			All loans subject not available to r

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	Home	/ My Services	About Us	FAQ	Partners	Log Out	
Lender Profile		Criteria Weights - JDC Equipment Loan	JDC Equipme	ent Loan			
Product Maintenance View/Assign Zip Codes Product Criteria	nance Codes	Criteria Type *indicates required fields		sum of all	Sum of all values must equal 100%	qual 100%	
Edit Users		Credit Report Score % Loan To Value	J.e		00	%%	
		Years in Farming Debt / Equity			00	% % 	
		Gross Farm Income	ne		0	%	
		Years at Current Address Net Worth	Address		0 0	% %	
		Loan Request/Net Worth	t Worth		0	2 % 	
		Income			0	%	
		Total Assets			0	% [
	Submit	Cancel	Calc Totals Total		0	%	
			*Autc *Revi	*Auto Offer Score (0-5): *Review Score (0-5):	ore (0-5): (0-5):		
All loans subject to estal not available to residents	ect to esta o resident	All loans subject to established credit qualifications. not available to residents of the states of KS and NE		This service is	<u>ত</u>		

Fig. 23

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Log Out Adding Additional Term for "JDC Equipment Loan" Credit Product **Partners** Close All loans subject to established credit qualifications. This service is Save FAQ About Us not available to residents of the states of KS and NE. *indicates required fields. (200 Characters) My Services Description Label Home View/Assign Zip Codes Product Maintenance **Product Criteria** Lender Profile **Edit Users**

Fig. 24